

| | | | | | | | | | | | | | | | | | |
|---|--------------------------|--|-------------------------------------|-----------------------------|------------------------------|-------------------------------|------------------------------|-------------------------------|-------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| FORM B1 United States Bankruptcy Court Northern District of Illinois | | Voluntary Petition | | | | | | | | | | | | | | | |
| Name of Debtor (if individual, enter Last, First, Middle): Sohol, Shelly R. | | Name of Joint Debtor (Spouse) (Last, First, Middle): | | | | | | | | | | | | | | | |
| All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): | | All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): | | | | | | | | | | | | | | | |
| Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-4980 | | Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): | | | | | | | | | | | | | | | |
| Street Address of Debtor (No. & Street, City, State & Zip Code): 12940 S. Shelly Lane Plainfield, IL 60544 | | Street Address of Joint Debtor (No. & Street, City, State & Zip Code): | | | | | | | | | | | | | | | |
| County of Residence or of the Principal Place of Business: Will | | County of Residence or of the Principal Place of Business: | | | | | | | | | | | | | | | |
| Mailing Address of Debtor (if different from street address): | | Mailing Address of Joint Debtor (if different from street address): | | | | | | | | | | | | | | | |
| Location of Principal Assets of Business Debtor (if different from street address above): | | | | | | | | | | | | | | | | | |
| Information Regarding the Debtor (Check the Applicable Boxes) | | | | | | | | | | | | | | | | | |
| Venue (Check any applicable box) <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> | | | | | | | | | | | | | | | | | |
| Type of Debtor (Check all boxes that apply) <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank</p> | | Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <p><input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p> | | | | | | | | | | | | | | | |
| Nature of Debts (Check one box) <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p> | | Filing Fee (Check one box) <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p> | | | | | | | | | | | | | | | |
| Chapter 11 Small Business (Check all boxes that apply) <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101</p> <p><input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p> | | THIS SPACE IS FOR COURT USE ONLY | | | | | | | | | | | | | | | |
| Statistical/Administrative Information (Estimates only) <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p> | | | | | | | | | | | | | | | | | |
| Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-over <p><input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/></p> | | | | | | | | | | | | | | | | | |
| Estimated Assets <table border="0"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> | | | \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million | | | | | | | | | | |
| <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | |
| Estimated Debts <table border="0"> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>More than \$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> | | \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | More than \$100 million | | | | | | | | | | |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | |

| | | |
|--|--|-------------------------------|
| Voluntary Petition <i>(This page must be completed and filed in every case)</i> | Document Page 2 of 45 Sohol, Shelly R. | FORM B1, Page 2 |
| Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) | | |
| Location Where Filed: - None - | Case Number: | Date Filed: |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) | | |
| Name of Debtor: Jatco Cement, Inc. | Case Number: 05-21636 | Date Filed: 5/31/05 |
| District: Northern | Relationship: Debtor's prior business (now in Chapter 7) | Judge: in Chapter 7 |
| Signatures | | |
| <p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> | | |
| <p>X <u>/s/ Shelly R. Sohol</u> Signature of Debtor Shelly R. Sohol</p> | | |
| <p>X _____ Signature of Joint Debtor</p> | | |
| <p>Telephone Number (If not represented by attorney) July 20, 2005 Date</p> | | |
| <p>Signature of Attorney X <u>/s/ Kent A. Gaertner</u> Signature of Attorney for Debtor(s) Kent A. Gaertner 3121489 Printed Name of Attorney for Debtor(s) Springer, Brown, Covey, Gaertner & Davis, L.L.C. Firm Name 400 S. County Farm Road Suite 330 Wheaton, IL 60187 Address 630-510-0000 Fax: 630-510-0004 Telephone Number July 20, 2005 Date</p> | | |
| <p>Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> | | |
| <p>X _____ Signature of Authorized Individual</p> | | |
| <p>Printed Name of Authorized Individual</p> | | |
| <p>Title of Authorized Individual</p> | | |
| <p>Date</p> | | |
| <p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> | | |
| <p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> | | |
| <p>X <u>/s/ Kent A. Gaertner</u> July 20, 2005 Signature of Attorney for Debtor(s) Date Kent A. Gaertner 3121489</p> | | |
| <p>Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p> | | |
| <p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> | | |
| <p>Printed Name of Bankruptcy Petition Preparer</p> | | |
| <p>Social Security Number (Required by 11 U.S.C. § 110(c).)</p> | | |
| <p>Address</p> | | |
| <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> | | |
| <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> | | |
| <p>X _____ Signature of Bankruptcy Petition Preparer</p> | | |
| <p>Date</p> | | |
| <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p> | | |

United States Bankruptcy Court
Northern District of Illinois

In re Shelly R. Sohol, Case No. _____
Debtor Chapter _____ 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

| | | | AMOUNTS SCHEDULED | | |
|--|----------------------|-------------------|-------------------|-------------|----------|
| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
| A - Real Property | Yes | 1 | 245,000.00 | | |
| B - Personal Property | Yes | 4 | 109,735.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | 230,000.00 | |
| E - Creditors Holding Unsecured Priority Claims | Yes | 3 | | 260,000.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 9 | | 231,367.30 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 3 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | 2,602.00 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | 3,366.00 |
| Total Number of Sheets of ALL Schedules | | 25 | | | |
| | Total Assets | | 354,735.00 | | |
| | | Total Liabilities | | 721,367.30 | |

In re **Shelly R. Sohol**

Case No. _____

Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|---|---|------------------------------------|---|-------------------------|
| Debtor's residence - 12940 Shelly Lane, Plainfield, IL 60544 | Fee simple | - | 245,000.00 | 230,000.00 |

Sub-Total > **245,000.00** (Total of this page)

Total > **245,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Shelly R. Sohol**

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|--|------------------|--|---|--|
| 1. Cash on hand | | Cash on hand. | - | 25.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Harris Bank checking | - | 100.00 |
| | | Harris Bank savings | - | 110.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Normal household goods and furnishings including but not limited to t.v., computer, table & chairs, bedroom set, sofa, etc. | - | 800.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Normal wearing apparel for 1 adult. | - | 400.00 |
| 7. Furs and jewelry. | | Misc. jewelry. | - | 300.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| | | | | Sub-Total > |
| | | | | 1,735.00 |
| | | | (Total of this page) | |

3 continuation sheets attached to the Schedule of Personal Property

In re **Shelly R. Sohol**

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY (Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|------------------|---|---|--|
| 10. Annuities. Itemize and name each issuer. | | New York Life (matures 2013 - at maturity will be \$125,000). Currently cash surrender value is approximately \$80,000. Annuity purchased for Debtor as part of a personal injury settlement in 2003. | - | 80,000.00 |
| | | New York Life annuity for son's college education. (At maturity 2010 valued at approx. \$28,000 paid out \$7000 per year for 4 years) Debtor has no ability to get funds until payouts begin in 2010. Annuity purchased for Debtor as part of a 2003 personal injury settlement. | - | 28,000.00 |
| 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize. | X | | | |
| 12. Stock and interests in incorporated and unincorporated businesses. Itemize. | | 100% stock in defunct business, sole shareholder/President - Jatco Cement, Inc. | - | 0.00 |
| 13. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 14. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 15. Accounts receivable. | X | | | |
| 16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 17. Other liquidated debts owing debtor including tax refunds. Give particulars. | | Possible income tax refund for 2003. Return not yet filed. | - | Unknown |
| 18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. | X | | | |
| | | | | Sub-Total > (Total of this page) |
| | | | | 108,000.00 |

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

In re

Shelly R. Sohol

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|--|------------------|--------------------------------------|---|--|
| 19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 21. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 22. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories. | X | | | |
| 24. Boats, motors, and accessories. | X | | | |
| 25. Aircraft and accessories. | X | | | |
| 26. Office equipment, furnishings, and supplies. | X | | | |
| 27. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 28. Inventory. | X | | | |
| 29. Animals. | X | | | |
| 30. Crops - growing or harvested. Give particulars. | X | | | |
| 31. Farming equipment and implements. | X | | | |
| 32. Farm supplies, chemicals, and feed. | X | | | |

Sub-Total >
(Total of this page)

0.00

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Shelly R. Sohol**, Case No. _____
Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|------------------|------------------|--------------------------------------|---|--|
|------------------|------------------|--------------------------------------|---|--|

33. Other personal property of any kind
not already listed. X

| | |
|----------------------|-------------------|
| Sub-Total > | 0.00 |
| (Total of this page) | |
| Total > | 109,735.00 |

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re

Shelly R. Sohol

Case No. _____

Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Market Value of Property Without Deducting Exemption |
|--|---|----------------------------|--|
| Real Property | | | |
| Debtor's residence - 12940 Shelly Lane, Plainfield, IL 60544 | 735 ILCS 5/12-901 | 7,500.00 | 245,000.00 |
| Cash on Hand | | | |
| Cash on hand. | 735 ILCS 5/12-1001(b) | 25.00 | 25.00 |
| Checking, Savings, or Other Financial Accounts, Certificates of Deposit | | | |
| Harris Bank checking | 735 ILCS 5/12-1001(b) | 100.00 | 100.00 |
| Harris Bank savings | 735 ILCS 5/12-1001(b) | 110.00 | 110.00 |
| Household Goods and Furnishings | | | |
| Normal household goods and furnishings including but not limited to t.v., computer, table & chairs, bedroom set, sofa, etc. | 735 ILCS 5/12-1001(b) | 800.00 | 800.00 |
| Wearing Apparel | | | |
| Normal wearing apparel for 1 adult. | 735 ILCS 5/12-1001(a) | 400.00 | 400.00 |
| Furs and Jewelry | | | |
| Misc. jewelry. | 735 ILCS 5/12-1001(b) | 300.00 | 300.00 |
| Annuities | | | |
| New York Life (matures 2013 - at maturity will be \$125,000). Currently cash surrender value is approximately \$80,000. Annuity purchased for Debtor as part of a personal injury settlement in 2003. | 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(h)(4) | 765.00 7,500.00 | 80,000.00 |
| New York Life annuity for son's college education. (At maturity 2010 valued at approx. \$28,000 paid out \$7000 per year for 4 years) Debtor has no ability to get funds until payouts begin in 2010. Annuity purchased for Debtor as part of a 2003 personal injury settlement. | 735 ILCS 5/12-1001(b) | 0.00 | 28,000.00 |
| Stock and Interests in Businesses | | | |
| 100% stock in defunct business, sole shareholder/President - Jatco Cement, Inc. | 735 ILCS 5/12-1001(b) | 0.00 | 0.00 |
| Other Liquidated Debts Owing Debtor Including Tax Refund | | | |
| Possible income tax refund for 2003. Return not yet filed. | 735 ILCS 5/12-1001(b) | 0.00 | Unknown |

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re Shelly R. Sohol

Case No.

Debtor

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

In re

Shelly R. Sohol

Case No. _____

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re

Shelly R. Sohol

Case No. _____

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Contributions to employee benefit plans

TYPE OF PRIORITY

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | TYPE OF PRIORITY | | | |
|--|----------------------------------|--|------------------|--------------|------------------|-----------------------|
| | | | CONTINGENT | UNLIQUIDATED | DISPUTED | TOTAL AMOUNT OF CLAIM |
| Account No. | | | | | | |
| Laborers Pension Fund & Health & Welfare Dept./Attn: Patrick Wallace 53 W. Jackson, #550 Chicago, IL 60604-3607 | X - | 2002 - 2004 Union Benefits (estimated amount) | | | | 35,000.00 |
| Account No. | | | | | | |
| Account No. | | | | | | |
| Account No. | | | | | | |
| Account No. | | | | | | |
| Account No. | | | | | | |
| Sheet <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims | Subtotal (Total of this page) | | | | 35,000.00 | |

In re

Shelly R. Sohol

Case No. _____

Debtor

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | | | | | TOTAL AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY |
|---|------------------------------|--|--|--|--------------------------------------|--|--------------------------|-----------------------------------|
| | | | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | | | |
| Account No. | | | | | | | | |
| Illinois Department of Revenue Bankruptcy Section 100 W. Randolph Street Chicago, IL 60602 | X - | Employment taxes & withholding (IL-941 and IL-940) | | | | | 25,000.00 | 25,000.00 |
| Account No. | | Taxes | | | | | | |
| Illinois Dept Employment Security 401 S. State Street, 4th fl. Chicago, IL 60605-1225 | X - | | | | | | Unknown | Unknown |
| Account No. | | Employment taxes & withholding (941's & 940's) - estimated amount | | | | | | |
| Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604 | X - | | | | | | 200,000.00 | 200,000.00 |
| Account No. | | | | | | | | |
| Account No. | | | | | | | | |
| Sheet <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims | | | Subtotal (Total of this page) | | | | 225,000.00 | |
| | | | Total (Report on Summary of Schedules) | | | | 260,000.00 | |

In re **Shelly R. Sohol**

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | AMOUNT OF CLAIM |
|---|----------|--|---|--------------|----------|-----------------|
| | | | CONTINGENT | UNLIQUIDATED | DISPUTED | |
| Account No. | | | | | | |
| Air Pressure Damp-Proofin 3102 Tollview Rolling Meadows, IL 60008 | X - | 2004/2005 Business debt. Debtor denies any personal guarantee. | | | X | 1,465.00 |
| Account No. | | | | | | |
| Altima Homes 30 Pentwater Dr. Barrington, IL 60010 | - | Lawsuit pending against Debtor's business for alleged defective work. | | | X | Unknown |
| Account No. | | | | | | |
| Associated Radiologist Creditors Collection PO Box 63 Kankakee, IL 60901 | - | Medical | | | | 169.00 |
| Account No. 0532777973001 | | | | | | |
| AT&T P.O. 8229 Aurora, IL 60572 | X - | 2004/2005 Business debt. Debtor denies any personal guarantee. | | | X | 134.91 |
| 8 continuation sheets attached | | | Subtotal (Total of this page) | | | 1,768.91 |

In re

Shelly R. Sohol

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODE H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--------------------------|--|----------------------------------|--------------|----------|-----------------|
| | | | | | | |
| Account No. | | Misc. goods and services | | | | |
| AT&T PO Box 57907 Salt Lake City, UT 84157 | - | | | | | 28.00 |
| Account No. | | | | | | |
| C&H Capital Corp. f/k/a Case Credit PO Box 0507 Carol Stream, IL 60132 | X - | Business debt. Collateral: (see attached equipment list for details) Case 60XT Skid Steer, 2002 Butler LT 1014 Trailer, Skid Steer Tire. Debtor denies any personal guarantee. | | X | | 1,000.00 |
| Account No. 49 | | Misc. goods and services | | | | |
| Cab Services 60 Barney Dr. Joliet, IL 60435 | - | | | | | 499.00 |
| Account No. | | Misc. goods and services | | | | |
| CDA/Pontiac 415 E. Main Streator, IL 61364 | - | | | | | 1,189.00 |
| Account No. | | Misc. goods and services | | | | |
| Community Orthopaedics 1240 Essington Rd., #200 Joliet, IL 60435 | - | | | | | 410.00 |
| Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | <u>3,126.00</u> |

In re

Shelly R. Sohol

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODE H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--------------------------|---|------------|--------------|----------|------------------|
| | | | | | | |
| Account No. | | Judgment (Medical) | | | | |
| Creditors Discount 415 E. Main Streator, IL 61364 | - | | | | | 2,534.00 |
| Account No. | | Medical | | | | |
| Dr. Kathpalia 815 N. Larkin Joliet, IL 60435 | - | | | | | 1,189.00 |
| Account No. | | 2004/2005 Business debt. Debtor denies any personal guarantee. | | X | | |
| Excel Waterproofing Servicing 6662 W. 99th Chicago Ridge, IL 60415 | X - | | | X | | 585.00 |
| Account No. | | 2004/2005 Business debt. Debtor denies any personal guarantee. | | X | | |
| Grinnell Mutual Group 3820 109th St Des Moines, IA 50391 | X - | | | X | | 6,409.01 |
| Account No. | | 2004/2005 Business debt. Grundy County, Illinois - Case 03 L 28 Grundy County Redi-Mix Inc. vs. Jatco Cement Inc. Debtor denies any personal guarantee. | | X | | |
| Grundy County Redi-Mix c/o Hanson & Hanson, PC PO Box 825 Morris, IL 60450 | X - | | | X | | 49,689.12 |
| Sheet no. <u>2</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | Subtotal (Total of this page) | | | | 60,406.13 |

In re

Shelly R. Sohol

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODE H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--------------------------|---|----------------------------------|--------------|----------|------------------|
| | | | C | U | D | |
| Account No. 2037 | | Medical | | | | |
| Healthcare Phys. PO Box 4448 Philadelphia, PA 19101 | - | | | | | 110.00 |
| Account No. | | | | | | |
| Ice Mountain 2767 E. Imperial Highway Brea, CA 92821 | X - | 2004/2005 Business debt. Debtor denies any personal guarantee. | | X | | 186.60 |
| Account No. | | Listed as precautionary | | | | |
| Jatco Cement, Inc. c/o Trustee, Thomas Sullivan, Esq. 800 Ravinia Pl Orland Park, IL 60462 | - | | | | | Unknown |
| Account No. | | | | | | |
| Joliet Sand & Gravel 2509 Maund Rd. Joliet, IL 60434 | X - | 2004/2005 Business debt. Debtor denies any personal guarantee. | | X | | 16,610.11 |
| Account No. 2189131012732058 | | Misc. goods and services | | | | |
| Mastercard Card Services PO box 9201 Old Bethpage, NY 11804 | - | | | | | 1,300.00 |
| Sheet no. 3 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 18,206.71 |

In re

Shelly R. Sohol

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODE H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--------------------------|---|----------------------------------|--------------|----------|------------------|
| | | | | | | |
| Account No. | | | | | | |
| McCann Industries, Inc. c/o Nigro & Westfall 1793 Bloomingdale Rd. Glendale Heights, IL 60139 | X - | 2004/2005 Business debt. Personal Guarantee. | | | | 10,284.46 |
| Account No. | | | | | | |
| N.M. Tripp Insurance PO Box 699 Oswego, IL 60543 | X - | 2004/2005 Business debt. Debtor denies any personal guarantee | | X | | 450.00 |
| Account No. 6 09 12 3190 | | Utilities | | | | 523.57 |
| Nicor PO Box 310 Aurora, IL 60507 | - | | | | | |
| Account No. | | | | | | |
| Not A Drip Dampproofing 1516 Glenwood Ave. Joliet, IL 60435 | X - | 2004/2005 Business debt. Debtor denies any personal guarantee. | | X | | 3,405.50 |
| Account No. | | | | | | |
| Ohio Casualty PO Box 5001 Hamilton, OH 45012 | X - | 2004/2005 Business debt, personal guarantee. | | | | 6,636.83 |
| Sheet no. 4 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 21,300.36 |

In re

Shelly R. Sohol

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODE H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|--------------------------|---|----------------------------------|--------------|----------|-----------------|
| | | | C | U | D | |
| Account No. | | | | | | |
| Ozinga South Suburban Ready Mix c/o Yalden, Olsen & Willette 1318 E. State Street Rockford, IL 61104-2228 | X - | 2004/2005 Business debt. Will County case 05 L 185. Personal guarantee | | | | 73,402.34 |
| Account No. | | | | | | |
| Pomps Tire 22635 NE Frontage Channahon, IL 60410 | X - | 2004/2005 Business debt. Debtor denies personal guarantee. | | X | | 1,085.47 |
| Account No. 92 | | Medical | | | | |
| Provena Home Health Creditors Collection PO Box 63 Kankakee, IL 60901 | - | | | | | 688.00 |
| Account No. | | | | | | |
| Riverside Concrete Pumpin PO Box 597 Brookfield, IL 60513 | X - | 2004/2005 Business debt. Debtor denies any personal guarantee | | X | | 5,457.68 |
| Account No. | | | | | | |
| Ruane Construction & Conv. 8779 Laraway Frankfort, IL 60423 | X - | 2004/2005 Business debt. Debtor denies any personal guarantee. | | X | | 2,460.00 |
| Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 83,093.49 |

In re

Shelly R. Sohol

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODE H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--------------------------|---|----------------------------------|--------------|----------|-----------------|
| | | | C | U | D | |
| Account No. | | | | | | |
| Ruben Franchini Dianne Dimech, Agent 705 Oakview Ave. Joliet, IL 60432 | - | 2005 Rent monies due on behalf of friend. | | X | | 3,000.00 |
| Account No. | | | | | | |
| RWS Express Corp. 447 S. Madison Oswego, IL 60543 | X - | 2004/2005 Business debt. Debtor denies any personal guarantee. | | X | | 1,924.24 |
| Account No. 81525471608958 | | | | | | |
| SBC Bill Payment Center Chicago, IL 60663 | X - | 2004/2005 Business debt. Debtor denies any personal guarantee. | | X | | 166.18 |
| Account No. | | | | | | |
| SBC - RH Donnelly PO Box 807008 Kansas City, MO 64180 | X - | 2004/2005 Business debt. Debtor denies personal guarantee. | | X | | 790.21 |
| Account No. 159 | | | | | | |
| SC ETS Med Collection Systems Chicago, IL 60604 | - | Medical | | | | 330.00 |
| Sheet no. 6 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 6,210.63 |

In re

Shelly R. Sohol

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|----------|---|----------------------------------|--------------|----------|------------------|
| | | | H | W | J | C |
| Account No. | | | | | | |
| Source 1 PO Box 159 Lockport, IL 60441 | X - | 2004/2005 Business debt. Debtor denies personal guarantee. | | | X | 371.64 |
| Account No. | | | | | | |
| Super Mix Inc. c/o Donald C. Stinespring, Jr., Esq PO Box 382 Richmond, IL 60071 | X - | 2004/2005 Business debt. Debtor denies personal guarantee. | | | X | 9,052.33 |
| Account No. | | | | | | |
| The Office Works PO Box 173 Plano, IL 60545 | X - | 2004/2005 Business debt. Debtor denies personal guarantee. | | | X | 101.39 |
| Account No. | | | | | | |
| United Construction Products c/o Nigro & Westfall PC 1793 Bloomingdale Rd. Glendale Heights, IL 60139 | X - | 2004/2005 Business debt. Personal guarantee. | | | | 27,238.71 |
| Account No. 53 | | Medical | | | | |
| VU Niko Cr Svs 3435 N. Cicero Chicago, IL 60641 | - | | | | | 146.00 |
| Sheet no. 7 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 36,910.07 |

In re

Shelly R. Sohol

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODE H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|--------------------------|---|------------|--------------|----------|-----------------|
| | | | C | U | D | |
| Account No. | | | | | | |
| Xtreme Conveyor Service 2175 Griswold Springs Sandwich, IL 60548 | X - | 2004/2005 Business debt. Debtor denies personal guarantee. | | | X | 345.00 |
| Account No. | | | | | | |
| Account No. | | | | | | |
| Account No. | | | | | | |
| Account No. | | | | | | |
| Account No. | | | | | | |

Sheet no. 8 of 8 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

345.00

Total
(Report on Summary of Schedules)

231,367.30

In re Shelly R. Sohol, Case No. _____
Debtor

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

**Ruben Franchini
Dianne Dimech, Agent
705 Oakview Ave.
Joliet, IL 60432**

Leased space on behalf of a friend.

In re Shelly R. Sohol, Case No. _____
Debtor

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|--|
| Jatco Cement Inc. | C&H Capital Corp. f/k/a Case Credit PO Box 0507 Carol Stream, IL 60132 |
| Jatco Cement, Inc. | Laborers Pension Fund & Health & Welfare Dept./Attn: Patrick Wallace 53 W. Jackson, #550 Chicago, IL 60604-3607 |
| Jatco Cement, Inc. | Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604 |
| Jatco Cement, Inc. | Illinois Dept Employment Security 401 S. State Street, 4th fl. Chicago, IL 60605-1225 |
| Jatco Cement, Inc. | Illinois Department of Revenue Bankruptcy Section 100 W. Randolph Street Chicago, IL 60602 |
| Jatco Cement, Inc. | McCann Industries, Inc. c/o Nigro & Westfall 1793 Bloomingdale Rd. Glendale Heights, IL 60139 |
| Jatco Cement, Inc. | Ozinga South Suburban Ready Mix c/o Yalden, Olsen & Willette 1318 E. State Street Rockford, IL 61104-2228 |
| Jatco Cement, Inc. | Super Mix Inc. c/o Donald C. Stinespring, Jr., Esq PO Box 382 Richmond, IL 60071 |
| Jatco Cement, Inc. | United Construction Products c/o Nigro & Westfall PC 1793 Bloomingdale Rd. Glendale Heights, IL 60139 |
| Jatco Cement, Inc. | Grundy County Redi-Mix c/o Hanson & Hanson, PC PO Box 825 Morris, IL 60450 |

In re Shelly R. Sohol, Case No. _____
Debtor

SCHEDULE H. CODEBTORS
(Continuation Sheet)

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|--|
| Jatco Cement, Inc. | Air Pressure Damp-Proofin 3102 Tollview Rolling Meadows, IL 60008 |
| Jatco Cement, Inc. | AT&T P.O. 8229 Aurora, IL 60572 |
| Jatco Cement, Inc. | Excel Waterproofing Servicing 6662 W. 99th Chicago Ridge, IL 60415 |
| Jatco Cement, Inc. | Grinnell Mutual Group 3820 109th St Des Moines, IA 50391 |
| Jatco Cement, Inc. | Ice Mountain 2767 E. Imperial Highway Brea, CA 92821 |
| Jatco Cement, Inc. | Joliet Sand & Gravel 2509 Maund Rd. Joliet, IL 60434 |
| Jatco Cement, Inc. | N.M. Tripp Insurance PO Box 699 Oswego, IL 60543 |
| Jatco Cement, Inc. | Not A Drip Dampproofing 1516 Glenwood Ave. Joliet, IL 60435 |
| Jatco Cement, Inc. | Ohio Casualty PO Box 5001 Hamilton, OH 45012 |
| Jatco Cement, Inc. | Pomps Tire 22635 NE Frontage Channahon, IL 60410 |
| Jatco Cement, Inc. | Riverside Concrete Pumpin PO Box 597 Brookfield, IL 60513 |
| Jatco Cement, Inc. | Ruane Construction & Conv. 8779 Laraway Frankfort, IL 60423 |
| Jatco Cement, Inc. | RWS Express Corp. 447 S. Madison Oswego, IL 60543 |

In re Shelly R. Sohol, Case No. _____
Debtor

SCHEDULE H. CODEBTORS
(Continuation Sheet)

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|--|
| Jatco Cement, Inc. | SBC Bill Payment Center Chicago, IL 60663 |
| Jatco Cement, Inc. | SBC - RH Donnelly PO Box 807008 Kansas City, MO 64180 |
| Jatco Cement, Inc. | Source 1 PO Box 159 Lockport, IL 60441 |
| Jatco Cement, Inc. | The Office Works PO Box 173 Plano, IL 60545 |
| Jatco Cement, Inc. | Xtreme Conveyor Service 2175 Griswold Springs Sandwich, IL 60548 |

In re Shelly R. Sohol

Case No. _____

Debtor(s)

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

| Debtor's Marital Status: | DEPENDENTS OF DEBTOR AND SPOUSE | |
|--------------------------|---------------------------------|---------------|
| | RELATIONSHIP | AGE |
| Single | Son | 13 |
| EMPLOYMENT | DEBTOR | SPOUSE |
| Occupation | n/a | |
| Name of Employer | Unemployed | |
| How long employed | | |
| Address of Employer | | |

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

| DEBTOR | SPOUSE |
|----------------|---------------|
| \$ <u>0.00</u> | \$ <u>N/A</u> |
| \$ <u>0.00</u> | \$ <u>N/A</u> |

SUBTOTAL

| | |
|----------------|---------------|
| \$ <u>0.00</u> | \$ <u>N/A</u> |
|----------------|---------------|

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) _____

| | |
|----------------|---------------|
| \$ <u>0.00</u> | \$ <u>N/A</u> |

SUBTOTAL OF PAYROLL DEDUCTIONS

| | |
|----------------|---------------|
| \$ <u>0.00</u> | \$ <u>N/A</u> |
| \$ <u>0.00</u> | \$ <u>N/A</u> |

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance

(Specify) Unemployment (net)

| | |
|----------------|---------------|
| \$ <u>0.00</u> | \$ <u>N/A</u> |
| \$ <u>0.00</u> | \$ <u>N/A</u> |
| \$ <u>0.00</u> | \$ <u>N/A</u> |

Pension or retirement income

Other monthly income

(Specify) _____

| | |
|--------------------|---------------|
| \$ <u>823.00</u> | \$ <u>N/A</u> |
| \$ <u>1,779.00</u> | \$ <u>N/A</u> |
| \$ <u>0.00</u> | \$ <u>N/A</u> |

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 2,602.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Receiving unemployment - currently looking for employment.

In re **Shelly R. Sohol**

Case No.

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | | | |
|--|--------------------|-------------|-----------------|
| Rent or home mortgage payment (include lot rented for mobile home) | | \$ | 2,000.00 |
| Are real estate taxes included? | Yes <u> </u> | No <u>X</u> | |
| Is property insurance included? | Yes <u> </u> | No <u>X</u> | |
| Utilities: | | | |
| Electricity and heating fuel | \$ 145.00 | | |
| Water and sewer | \$ 16.00 | | |
| Telephone | \$ 60.00 | | |
| Other <u>Cable</u> | \$ 50.00 | | |
| Home maintenance (repairs and upkeep) | \$ 40.00 | | |
| Food | \$ 500.00 | | |
| Clothing | \$ 200.00 | | |
| Laundry and dry cleaning | \$ 20.00 | | |
| Medical and dental expenses | \$ 100.00 | | |
| Transportation (not including car payments) | \$ 125.00 | | |
| Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ 50.00 | | |
| Charitable contributions | \$ 10.00 | | |
| Insurance (not deducted from wages or included in home mortgage payments) | | | |
| Homeowner's or renter's | \$ 50.00 | | |
| Life | \$ 0.00 | | |
| Health | \$ 0.00 | | |
| Auto | \$ 0.00 | | |
| Other | \$ 0.00 | | |
| Taxes (not deducted from wages or included in home mortgage payments) | | | |
| (Specify) _____ | \$ 0.00 | | |
| Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.) | | | |
| Auto | \$ 0.00 | | |
| Other | \$ 0.00 | | |
| Other | \$ 0.00 | | |
| Other | \$ 0.00 | | |
| Alimony, maintenance, and support paid to others | \$ 0.00 | | |
| Payments for support of additional dependents not living at your home | \$ 0.00 | | |
| Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ 0.00 | | |
| Other _____ | \$ 0.00 | | |
| Other _____ | \$ 0.00 | | |
| TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) | | | |
| | \$ 3,366.00 | | |

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- | | | |
|---|----------|-----|
| A. Total projected monthly income | \$ _____ | N/A |
| B. Total projected monthly expenses | \$ _____ | N/A |
| C. Excess income (A minus B) | \$ _____ | N/A |
| D. Total amount to be paid into plan each _____ (interval) | \$ _____ | N/A |

**United States Bankruptcy Court
Northern District of Illinois**

In re **Shelly R. Sohol**

Debtor(s)

Case No.
Chapter

7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **26** sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date **July 20, 2005**

Signature **/s/ Shelly R. Sohol**
Shelly R. Sohol
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of Illinois

In re Shelly R. Sohol

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE (if more than one) |
|-------------|---|
| \$0.00 | 2005 |
| \$82,100.00 | 2004 - various salary from defunct business (Jatco Cement, Inc.) (\$59,900) and business loan repayment (\$22,200). |
| \$0.00 | 2003 |

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|------------|-------------------------------|
| \$5,300.00 | Child support |
| \$8,900.00 | Unemployment (\$8900 approx.) |

3. Payments to creditors

- None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|---|----------------------|-----------------|-----------------------|
| ComEd Bankruptcy Department 2100 Swift Drive Oak Brook, IL 60523 | 5/2005 | \$650.00 | \$0.00 |

- None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL OWING |
|--|-----------------|-------------|-----------------------|
|--|-----------------|-------------|-----------------------|

4. Suits and administrative proceedings, executions, garnishments and attachments

- None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|--|--------------------------------|---------------------------------|--------------------------|
| Laborers' Pension and Welfare vs. Jatco Cement, Inc. and Shelly Sohol Case No. 05 C 0463 | Collection | Grundy County, IL | Pending |
| Grundy County Redi-Mix Inc vs. Jatco Cement Inc. - 03 L 28 | Collection | Will County, IL | Default Judgment |
| Ozinga South Suburban Ready Mix Concrete Inc. d/b/a Ozinga Illinois RMC Inc. Case #05 L185 | Collection | McHenry County, IL | Judgment |
| Super Mix Inc. vs. Shelly Sohol, et.al. McHenry County Case No. 04 CH 868 | Collection | DuPage County, IL | Pending |
| United Construction Products Inc. vs. Jatco Cement, Inc. and Shelly Sohol DuPage County #05 AR 0940 | Collection | DuPage County, IL | Paid |
| R&I Construction - 03 SC 3625 | Collection | Will County, IL | Pending |
| Creditors Discount - 45 C 5429 | Collection | Will County, IL | Pending |
| HomeEq | Foreclosure | Will County | Pending |
| Ruben Franchini vs. Sohol | Collection | Will County, IL | Pending |
| Altima Homes vs. Jatco Homes, Inc., Shelly Sohol | Alleged defective work. | | Pending |

- None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| | | |
|--|-----------------------------------|--|
| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED A&A Lien Transmission Crest Hill, IL | DATE OF SEIZURE 10/2004 | DESCRIPTION AND VALUE OF PROPERTY Debtor's defunct business (Jatco Cement, Inc.) debt: Garage man's Lien - 1992 Ford 350 P/U with utility bed & rack. FMV: \$5000 Lien: \$2000 |
|--|-----------------------------------|--|

5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| | | |
|--|--|-----------------------------------|
| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|--|--|-----------------------------------|

6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| | | |
|------------------------------|--------------------|-----------------------------------|
| NAME AND ADDRESS OF ASSIGNEE | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|--------------------|-----------------------------------|

- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| | | | |
|-------------------------------|---|---------------|-----------------------------------|
| NAME AND ADDRESS OF CUSTODIAN | NAME AND LOCATION OF COURT CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|-------------------------------|---|---------------|-----------------------------------|

7. Gifts

- None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| | | | |
|--|--------------------------------|--------------|-------------------------------|
| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|--|--------------------------------|--------------|-------------------------------|

8. Losses

- None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| | | |
|-----------------------------------|--|--------------|
| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|-----------------------------------|--|--------------|

9. Payments related to debt counseling or bankruptcy

None

- List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|---|--|
| Springer, Brown, Covey, Gaertner & Davis 400 S. County Farm Road Suite 330 Wheaton, IL 60187 | 5/27/05 | \$1500 \$209 filing fee |

10. Other transfers

None

- List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED |
|---|------|---|
|---|------|---|

11. Closed financial accounts

None

- List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|--|--|--|
| Regency Checking account Naperville, IL | Defunct business (Jatco Cement, Inc.) checking account | Closed November 2004 (approximately \$365.00) |

12. Safe deposit boxes

None

- List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|---|---|----------------------------|--|
|---|---|----------------------------|--|

13. Setoffs

None

- List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|-----------------------------------|----------------------|
|---------------------------|-----------------------------------|----------------------|

15. Prior address of debtor

None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---------|-----------|--------------------|
|---------|-----------|--------------------|

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

| | | | | |
|-----------------------------------|---|--------------------------------------|---|--|
| NAME Jatco Cement, Inc. | TAXPAYER I.D. NO. (EIN) 41-2036048 | ADDRESS (debtor's address) | NATURE OF BUSINESS Jatco Cement, Inc. - in Chapter 7 . Cement contractor. | BEGINNING AND ENDING DATES 12/21/02 - 12/31/04 |
|-----------------------------------|---|--------------------------------------|---|--|

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

| | |
|------|---------|
| NAME | ADDRESS |
|------|---------|

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

| | |
|---|---|
| NAME AND ADDRESS James Halikias & Co CPA Aurora, IL | DATES SERVICES RENDERED 2002 through 2004 |
|---|---|

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

| | | |
|---------------------|---------|-------------------------|
| NAME Same | ADDRESS | DATES SERVICES RENDERED |
|---------------------|---------|-------------------------|

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

| | |
|---|---------|
| NAME James Halikias CPA and also Debtor | ADDRESS |
|---|---------|

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

| | |
|------------------|-------------|
| NAME AND ADDRESS | DATE ISSUED |
|------------------|-------------|

20. Inventories

- None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

| DATE OF INVENTORY | INVENTORY SUPERVISOR | DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis) |
|-------------------|----------------------|---|
|-------------------|----------------------|---|

- None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

| DATE OF INVENTORY | NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS |
|-------------------|--|
|-------------------|--|

21 . Current Partners, Officers, Directors and Shareholders

- None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

| NAME AND ADDRESS | NATURE OF INTEREST | PERCENTAGE OF INTEREST |
|------------------|--------------------|------------------------|
|------------------|--------------------|------------------------|

- None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

| NAME AND ADDRESS | TITLE | NATURE AND PERCENTAGE OF STOCK OWNERSHIP |
|------------------|-------|--|
|------------------|-------|--|

22 . Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

| NAME | ADDRESS | DATE OF WITHDRAWAL |
|------|---------|--------------------|
|------|---------|--------------------|

- None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS | TITLE | DATE OF TERMINATION |
|------------------|-------|---------------------|
|------------------|-------|---------------------|

23 . Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

| NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR | DATE AND PURPOSE OF WITHDRAWAL | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---|-----------------------------------|--|
|---|-----------------------------------|--|

24. Tax Consolidation Group.

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

| NAME OF PARENT CORPORATION | TAXPAYER IDENTIFICATION NUMBER |
|----------------------------|--------------------------------|
|----------------------------|--------------------------------|

25. Pension Funds.

None

■ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 20, 2005

Signature /s/ Shelly R. Sohol
Shelly R. Sohol
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Northern District of Illinois**

In re Shelly R. Sohol

Debtor(s)

Case No.
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

| | Description of Property | Creditor's Name | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) |
|----|--|-------------------------------------|-------------------------------|---|--|
| 1. | Debtor's residence - 12940 Shelly Lane, Plainfield, IL 60544 | HomeEq Servicing/WMC Mortgage Corp. | | | X |

Date July 20, 2005

Signature /s/ Shelly R. Sohol
Shelly R. Sohol
Debtor

In re Shelly R. Sohol

Debtor(s)

Case No.

Chapter

7**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | |
|--|--------------------|
| For legal services, I have agreed to accept..... | \$ <u>1,500.00</u> |
| Prior to the filing of this statement I have received..... | \$ <u>1,500.00</u> |
| Balance Due..... | \$ <u>0.00</u> |

2. The source of the compensation paid to me was:

Debtor Other (specify): **Gifted by Shelly Sohol's family**

3. The source of compensation to be paid to me is:

Debtor Other (specify):

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 d. [Other provisions as needed]

Preparation and filing of one agreement as needed.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

1) Any additional Reaffirmation Agreements in excess of one will be billed at \$100 each.

2) Representation of the debtor(s) in any dischargeability actions, judicial lien avoidance, relief from stay actions, or any other adversary proceeding will be billed on an hourly basis at the attorney's usual hourly rate.

3) Any petition schedule amendments will be billed at \$100 each, plus court filing fee.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: July 20, 2005

/s/ Kent A. Gaertner

Kent A. Gaertner 3121489
 Springer, Brown, Covey, Gaertner & Davis, L.L.C.
 400 S. County Farm Road
 Suite 330
 Wheaton, IL 60187
 630-510-0000 Fax: 630-510-0004

**United States Bankruptcy Court
Northern District of Illinois**

In re **Shelly R. Sohol**

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **51**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **July 20, 2005**

/s/ Shelly R. Sohol
Shelly R. Sohol
Signature of Debtor

Air Pressure Damp-Proofin
3102 Tollview
Rolling Meadows, IL 60008

Altima Homes
30 Pentwater Dr.
Barrington, IL 60010

Associated Radiologist
Creditors Collection
PO Box 63
Kankakee, IL 60901

AT&T
P.O. 8229
Aurora, IL 60572

AT&T
PO Box 57907
Salt Lake City, UT 84157

C&H Capital Corp. f/k/a Case Credit
PO Box 0507
Carol Stream, IL 60132

Cab Services
60 Barney Dr.
Joliet, IL 60435

CDA/Pontiac
415 E. Main
Streator, IL 61364

Community Orthopaedics
1240 Essington Rd., #200
Joliet, IL 60435

Creditors Discount
415 E. Main
Streator, IL 61364

Dr. Kathpalia
815 N. Larkin
Joliet, IL 60435

Excel Waterproofing Servicing
6662 W. 99th
Chicago Ridge, IL 60415

Grinnell Mutual Group
3820 109th St
Des Moines, IA 50391

Grundy County Redi-Mix
c/o Hanson & Hanson, PC
PO Box 825
Morris, IL 60450

Grundy County Redi-Mix, Inc.
RTS47&6
Morris, IL 60450

Healthcare Phys.
PO Box 4448
Philadelphia, PA 19101

Home Eq
PO Box 57621
Jacksonville, FL 32241-7621

HomeEq Servicing/WMC Mortgage Corp.
c/o Codilis & Assoc.
15W030 N. Frontage Rd., #100
Burr Ridge, IL 60527

Ice Mountain
2767 E. Imperial Highway
Brea, CA 92821

Illinois Department of Revenue
Bankruptcy Section
100 W. Randolph Street
Chicago, IL 60602

Illinois Dept Employment Security
401 S. State Street, 4th fl.
Chicago, IL 60605-1225

Internal Revenue Service
Mail Stop 5010 CHI
230 S. Dearborn Street
Chicago, IL 60604

Jatco Cement, Inc.
c/o Trustee, Thomas Sullivan, Esq.
800 Ravinia Pl
Orland Park, IL 60462

Joliet Sand & Gravel
2509 Maund Rd.
Joliet, IL 60434

Laborers Pension Fund & Health &
Welfare Dept./Attn: Patrick Wallace
53 W. Jackson, #550
Chicago, IL 60604-3607

Mastercard Card Services
PO box 9201
Old Bethpage, NY 11804

McCann Industries
38951 Eagle Way
Chicago, IL 60678

McCann Industries, Inc.
c/o Nigro & Westfall
1793 Bloomingdale Rd.
Glendale Heights, IL 60139

N.M. Tripp Insurance
PO Box 699
Oswego, IL 60543

Nicor
PO Box 310
Aurora, IL 60507

Not A Drip Dampproofing
1516 Glenwood Ave.
Joliet, IL 60435

Ohio Casualty
PO Box 5001
Hamilton, OH 45012

Ozinga Illinois RMC Inc.
18825 Old LaGrange
Mokena, IL 60448

Ozinga South Suburban Ready Mix
c/o Yalden, Olsen & Willette
1318 E. State Street
Rockford, IL 61104-2228

Pomps Tire
22635 NE Frontage
Channahon, IL 60410

Provena Home Health
Creditors Collection
PO Box 63
Kankakee, IL 60901

Riverside Concrete Pumpin
PO Box 597
Brookfield, IL 60513

Ruane Construction & Conv.
8779 Laraway
Frankfort, IL 60423

Ruben Franchini
Dianne Dimech, Agent
705 Oakview Ave.
Joliet, IL 60432

RWS Express Corp.
447 S. Madison
Oswego, IL 60543

SBC
Bill Payment Center
Chicago, IL 60663

SBC - RH Donnelly
PO Box 807008
Kansas City, MO 64180

SC ETS
Med Collection Systems
Chicago, IL 60604

Source 1
PO Box 159
Lockport, IL 60441

Super Mix Inc.
c/o Donald C. Stinespring, Jr., Esq
PO Box 382
Richmond, IL 60071

Super Mix Inc.
5435 B 411 Valley, Ste. 130
McHenry, IL 60050

The Office Works
PO Box 173
Plano, IL 60545

United Construction Products
c/o Nigro & Westfall PC
1793 Bloomingdale Rd.
Glendale Heights, IL 60139

United Construction Products Inc.
1700 Quincy
Naperville, IL 60563

VU Niko Cr Svs
3435 N. Cicero
Chicago, IL 60641

Xtreme Conveyor Service
2175 Griswold Springs
Sandwich, IL 60548